

RECORDING REQUESTED BY:
Clear Recon Corp

WHEN RECORDED MAIL TO:
Clear Recon Corp
4375 Jutland Drive
San Diego, California 92117
866-931-0036

Recorded in Official Records, Orange County
Hugh Nguyen, Clerk-Recorder



2022000335105 12:49 pm 10/14/22

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T.S. No.: 038636-CA

APN: 755-241-13

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Property Address: 10 TUCSON, COTO DE
CAZA AREA, CALIFORNIA 92679

Title Order No.: 0

NOTICE OF DEFAULT

Pursuant to CA Civil Code 2923.3

**NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT
ATTACHED**

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO

**TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA
NAKALAKIP**

**LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG
TÀI LIỆU NÀY**

IMPORTANT NOTICE

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE
BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY
COURT ACTION**, and you may have legal right to bring your account in good standing
by paying all of your past due payments plus permitted costs and expenses within the time
permitted by law for reinstatement of your account, which is normally five business days
prior to the date set for the sale of your property. No sale date may be set until
approximately 90 days from the date this notice of default may be recorded (which date of
recordation appears on this notice).

This amount is \$1,885,886.84 as of 10/12/2022, and will increase until your account becomes
current. While your property is in foreclosure, you still must pay other obligations (such as
insurance and taxes) required by your note and deed of trust or mortgage. If you fail to
make future payments on the loan, pay taxes on the property, provide insurance on the
property, or pay other obligations as required in the note and deed of trust or mortgage, the
beneficiary or mortgagee may insist that you do so in order to reinstate your account in

Trustee Sale No.: **038636-CA** Title Order No.: **0**

good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than three months after this notice of default is recorded) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor. To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

**THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR
THE BEAR STEARNS ALT-A TRUST, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2005-4**

**C/O Clear Recon Corp
4375 Jutland Drive
San Diego, California 92117
Phone: (858) 750-7777**

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure. Remember, **YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.**

NOTICE IS HEREBY GIVEN: CLEAR RECON CORP. is either the original trustee, the duly appointed substituted trustee or the designated agent of the holder of the beneficial interest under a deed of trust dated 3/2/2005, executed by JEFFREY S BEIER, AND TONI R BEIER, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, to secure certain obligations in favor of the beneficiary thereunder, recorded 3/8/2005, as Instrument No. 2005000170527, of Official Records in the Office of the Recorder of Orange County, California, encumbering the land as fully described as:

Trustee Sale No.: **038636-CA** Title Order No.: **0**

MORE ACCURATELY DESCRIBED IN SAID DEED OF TRUST.

That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

Installment of Principal and Interest plus impounds and/or advances which became due on 9/1/2007 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

That by reason thereof, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE BEAR STEARNS ALT-A TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-4, the present beneficiary under such Deed of Trust has deposited with said trustee such Deed of Trust and all documents evidencing obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

CLEAR RECON CORP.

Date Executed: 10/12/2022

BY:


EDWARD JAMIR
FORECLOSURE MANAGER

**Authorized Signatory for Trustee
CLEAR RECON CORP.
4375 Jutland Drive
San Diego, California 92117**

See Attached Declaration

Bank of America



Home Loans

Mail Stop: PTX A-65
7105 Corporate Drive
Plano, TX 75024

Notice Date: January 6, 2015

Jeffrey S & Toni R Beier
25226 Pike Rd
Laguna Hills, CA 92653

Property Address:
10 Tucson
Coto DE Caza Area, CA 92679

CALIFORNIA DECLARATION

I, JAMES A. RENO, Mtg Servicing Specialist Lead of Bank of America ("BANA") at BANA Home Loans, declare under the laws of the State of California, that I have reviewed Bank of America, N.A.'s business records maintained in the ordinary course of business, and having personal knowledge of the contents of those records, hereby state, that those business records reflect that:

BANK OF AMERICA, has,

1. ☒ Contacted the borrower to assess the borrower's financial situation and to explore options for the borrower to avoid foreclosure in accordance with California Civil Code §2923.55(b)(2).
2. ☐ Tried with due diligence to contact the borrower in order to assess their financial situation and to explore options for the borrower to avoid foreclosure in accordance with California Civil Code Section 2923.55(f), including by:
 - a. providing the borrower a toll-free telephone number providing access to a live representative during business hours;
 - b. posting a prominent link on its internet website homepage to the information required by California Civil Code §2923.55(f)(5)(A)-(D);
 - c. sending a letter via first class mail to the borrower(s);
 - d. attempting to contact the borrower on three separate days at a different time each day;
 - e. sending a letter via certified mail, return receipt requested.
3. ☐ Determined that the provisions of California Civil Code §2923.55 do not apply because the loan was not for owner-occupied residential real property (principal residence), as defined by California Civil Code § 2924.15.

Jan 6, 2015 Addison, TX
Date and Place

James A. Reno
Name of Signer

C3_7293 CA-DECLARATIONS 15896 02/18/2013